

In re:
Michael J Gairo
Debtor

Case No. 19-15413-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 15, 2022

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2022:

Recip ID	Recipient Name and Address
db	+ Michael J Gairo, 11714 Denman Road, Philadelphia, PA 19154-3616
14381390	+ Patient First, 75 E Street Road, Feasterville Trevose, PA 19053-6047
14381391	+ Philadelphia Co Drs, 34 S 11th St Rm 304, Philadelphia, PA 19107-3623
14381394	+ Rothman Orthopaedic Specialty Hospital, 3300 Tillman Drive, Bensalem, PA 19020-2071
14381395	+ Thomas Jefferson University Hospital, 111 South 11th Street, Philadelphia, PA 19107-5084
14455527	+ Toyota Lease Trust, C/O REBECCA SOLARZ, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 16 2022 00:04:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 16 2022 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14411955	Email/Text: bnc@atlasacq.com	Nov 16 2022 00:04:00	Atlas Acquisitions LLC, Attn - Avi Schild, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14416508	Email/Text: bnc@atlasacq.com	Nov 16 2022 00:04:00	Atlas Acquisitions LLC, c/o Avi Schild, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14407340	Email/PDF: bncnotices@becket-lee.com	Nov 16 2022 00:12:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14381382	+ Email/PDF: bncnotices@becket-lee.com	Nov 16 2022 00:12:22	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14381383	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 16 2022 00:04:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
14381384	+ Email/Text: bankruptcy@cavps.com	Nov 16 2022 00:04:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
14382904	+ Email/Text: bankruptcy@cavps.com	Nov 16 2022 00:04:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14381387	+ Email/Text: bankrupt@choicerecovery.com	Nov 16 2022 00:04:00	Choice Recovery, Attn: Bankruptcy, 1550 Old Henderson Rd, Ste 100, Columbus, OH 43220-3662
14381388	Email/Text: mrdiscen@discover.com	Nov 16 2022 00:04:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
14384488	Email/Text: mrdiscen@discover.com	Nov 16 2022 00:04:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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14381389	+ Email/Text: dplbk@discover.com	Nov 16 2022 00:04:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
14394125	+ Email/Text: dplbk@discover.com	Nov 16 2022 00:04:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14381385	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 16 2022 00:12:25	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14389425	+ Email/Text: RASEBN@raslg.com	Nov 16 2022 00:04:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14384183	Email/PDF: resurgentbknotifications@resurgent.com	Nov 16 2022 00:12:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14381392	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 16 2022 00:12:31	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
14407562	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 16 2022 00:12:26	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14381393	^ MEBN	Nov 16 2022 00:02:37	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
14406466	+ Email/Text: tdebn@credbankserv.com	Nov 16 2022 00:04:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14381396	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 16 2022 00:04:00	Toyota Financial Services, Atty: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409
14396585	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 16 2022 00:04:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14489717	Email/PDF: bncnotices@becket-lee.com	Nov 16 2022 00:12:31	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14381386	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2022

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DAVID M. OFFEN	on behalf of Debtor Michael J Gairo dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Michael J Gairo
Debtor(s)

Case No: 19-15413-elf
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 11/15/22